

Information to identify the case:

Debtor 1	<u>Claudia A. Minor</u>	Social Security number or ITIN	xxx-xx-5150
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	<u>Perry A. Minor</u>	Social Security number or ITIN	xxx-xx-2600
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 19-70310-JAD			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Claudia A. Minor

Perry A. Minor

12/28/21

By the court: Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Claudia A. Minor
Perry A. Minor
Debtors

Case No. 19-70310-JAD
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-7

User: bsil

Page 1 of 3

Date Rcvd: Dec 28, 2021

Form ID: 318

Total Noticed: 23

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 30, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Claudia A. Minor, Perry A. Minor, PO Box 83, 809 Cameron Avenue, Beaverdale, PA 15921-4433
tr	+ Lisa M. Swope, Chapter 7 Trustee, Neugebauer & Swope, P.C., 219 South Center Street, P. O. Box 270, Ebensburg, PA 15931-0270
15056465	+ Arbutus Park Retirement Community, 207 Ottawa Street, Johnstown, PA 15904-2337
15056470	+ First National Bank of Pennsylvania, 4140 East State Street, Hermitage, PA 16148-3401
15056471	Freedom Financial Network, LLC, P.O. Box 2330, Phoenix, AZ 85002-2330
15056473	+ Mr. Cooper, ATTN: Customer Relations, P.O. Box 619098, Dallas, TX 75261-9098

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Dec 29 2021 04:18:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 28 2021 23:09:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Dec 29 2021 04:18:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 28 2021 23:09:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: RECOVERYCORP.COM	Dec 29 2021 04:18:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15096780	EDI: GMACFS.COM	Dec 29 2021 04:18:00	Ally Financial, PO Box 130424, Roseville MN 55113-0004
15056469	+ EDI: CITICORP.COM	Dec 29 2021 04:18:00	CNBA/Best Buy, P.O. Box 6497, Sioux Falls, SD 57117-6497
15056466	+ EDI: CAPITALONE.COM	Dec 29 2021 04:18:00	Capital One Bank, P.O. Box 30281, Salt Lake City, UT 84130-0281
15065064	EDI: CAPITALONE.COM	Dec 29 2021 04:18:00	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15056467	+ EDI: CITICORP.COM	Dec 29 2021 04:18:00	CitiBank, P.O. Box 6500, Sioux Falls, SD 57117-6500
15056468	+ Email/Text: mediamanagers@clientservices.com	Dec 28 2021 23:09:00	Client Services, Inc., 3451 Harry S. Truman Blvd., Saint Charles, MO 63301-9816

District/off: 0315-7

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Page 2 of 3

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15056470	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	Dec 28 2021 23:09:00	First National Bank of Pennsylvania, 4140 East State Street, Hermitage, PA 16148-3401
15077794	+ EDI: MID8.COM	Dec 29 2021 04:18:00	MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
15163073	+ EDI: AISMIDFIRST	Dec 29 2021 04:18:00	MidFirst Bank, Bankruptcy Bank, 999 NW Grand Blvd., # 110, Oklahoma City, OK 73118-6051
15056472	+ EDI: MID8.COM	Dec 29 2021 04:18:00	Midland Credit Management, Inc., 2365 Northside Drive, Suite 300, San Diego, CA 92108-2709
15056474	EDI: PRA.COM	Dec 29 2021 04:18:00	Portfolio Recovery, 120 Corporate Blvd., Suite 100, Norfolk, VA 23502
15056475	EDI: PRA.COM	Dec 29 2021 04:18:00	Portfolio Recovery Associates, LLC, P.O. Box 12914, Norfolk, VA 23451
15056476	+ EDI: RMSC.COM	Dec 29 2021 04:18:00	SYNCB/Lowes, P.O. Box 956005, Orlando, FL 32896-0001
15056477	+ EDI: RMSC.COM	Dec 29 2021 04:18:00	SYNCB/Walmart, P.O. Box 965024, Orlando, FL 32896-5024
15056741	+ EDI: RMSC.COM	Dec 29 2021 04:18:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 20

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		MidFirst Bank
cr		Nationstar Mortgage LLC d/b/a Mr. Cooper
15087312		Nationstar Mortgage LLC dba Mr. Cooper, 8950 Cypress Waters Blvd, Coppell, Texas
aty	*+	Lisa M. Swope, Chapter 7 Trustee, Neugebauer & Swope, P.C., 219 South Center Street, P. O. Box 270, Ebensburg, PA 15931-0270
15096028	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court; Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541

TOTAL: 3 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 30, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 28, 2021 at the address(es) listed below:

Name	Email Address
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Brian Nicholas	
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District/off: 0315-7

User: bsil

Page 3 of 3

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on behalf of Creditor MidFirst Bank bnicholas@kmlawgroup.com

Kevin Scott Frankel

on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper pabk@logs.com logsecf@logs.com

Lisa M. Swope, Chapter 7 Trustee

on behalf of Trustee Lisa M. Swope Chapter 7 Trustee lms@nsslawfirm.com,
PA73@ecfbis.com,kpetak@spencecuster.com,skosis@spencecuster.com,alm@nsslawfirm.com

Lisa M. Swope, Chapter 7 Trustee

lms@nsslawfirm.com PA73@ecfbis.com,kpetak@spencecuster.com,skosis@spencecuster.com,alm@nsslawfirm.com

Office of the United States Trustee

ustpreion03.pi.ecf@usdoj.gov

Terry L. Graffius

on behalf of Joint Debtor Perry A. Minor tgraffius@lhrklaw.com mbotteicher@lhrklaw.com

Terry L. Graffius

on behalf of Debtor Claudia A. Minor tgraffius@lhrklaw.com mbotteicher@lhrklaw.com

TOTAL: 7